

The complaint

Miss C complained that Barclays Bank UK PLC ('Barclays') should pay her more compensation than it has so far offered, after it upheld her complaint about being provided with varying information when she was unable to switch her account.

What happened

Miss C filled out a 'Switch' application to move her account to Barclays. When this wasn't actioned as she had expected, she chased Barclays for information. She was given various reasons why the switch wasn't completing and told that the problem wasn't anything to do with Barclays. Meanwhile, her old bank blamed Barclays for the delay. Ultimately, Miss C lost out on the Switch offer.

When Miss C complained, Barclays upheld her complaint in recognition of the varying information she'd received and the inconvenience this caused. Barclays credited her account with £50 compensation by way of apology.

Miss C didn't feel this was a satisfactory response and so she brought her complaint to us. When our investigator got in touch, Barclays looked again at the complaint. It re-iterated that the failed switch application was outside its control but offered Miss C a further £150 as a goodwill gesture to cover the bonus she would've earned if the switch had completed.

Our investigator thought that Barclays' offer was fair to settle the complaint but Miss C disagreed and asked for an ombudsman to review her complaint.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I can understand why what's happened was upsetting and frustrating for Miss C. But having thought about everything, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

As Barclays has upheld the complaint, I don't need to say more about what happened. I will concentrate on the question of fair redress, which is the main reason Miss C has requested an ombudsman referral.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint. Briefly, I need to decide what the impact on Miss C has been as a result of what happened. And when thinking about what redress is fair and reasonable, it's important to keep in mind that the ombudsman approach is to try to put Miss C back into the position she would've been in but for Barclays' poor service.

Miss C would've qualified to receive a £150 bonus payment if she'd switched her account before the switch offer expired. So Barclays' offer to pay her an amount to cover this loss

means she won't be out of pocket in money terms even though she missed out on the switch offer.

Fair compensation also needs to properly reflect the wider impact on Miss C of Barclays' service failings. I've taken into account that Miss C told us she'd had to spend considerable time and effort trying to get this sorted, despite having physical and mental health issues. And I'm sorry that this was going on at a time when she also faced particularly challenging personal circumstances.

It's understandable that Miss C was left feeling frustrated and disappointed by Barclays' misinformation. The £50 Barclays paid by way of apology for this seems fair to me in all the circumstances. I am satisfied this amount matches the level of award I would make in these circumstances had it not already been paid. It means total compensation paid overall to Miss C will be £200. Thinking about what we'd do in similar cases, this service wouldn't award any more than this and I am satisfied that it is fair compensation for Miss C in her particular situation.

Putting things right

Barclays should pay Miss C a further £150, as it has already offered to do, in full and final settlement of this complaint.

My final decision

My final decision is that I uphold this complaint and direct Barclays Bank UK PLC to take the steps set out above to put things right for Miss C.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 15 July 2025.

Susan Webb
Ombudsman